

Form finmgtc

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-10880-VFP
Chapter: 11
Judge: Vincent F. Papalia
Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William J Focazio
101 Fox Hedge Road
Saddle River, NJ 07458

Social Security No.:

xxx-xx-2504

Employer's Tax I.D. No.:

**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 11: [In a case in which 1141(d)(3) applies, no later than the date you make your last plan payment.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: April 8, 2019

JAN: admi

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 William J Focazio
 Debtor

Case No. 19-10880-VFP
 Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: finmgtc

Page 1 of 1
 Total Noticed: 5

Date Rcvd: Apr 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2019.

db +William J Focazio, 101 Fox Hedge Road, Saddle River, NJ 07458-2715
 aty +Roper & Thyne, LLC, Roper & Thyne, LLC, 77 Jefferson Place, Totowa, NJ 07512-2614
 aty +Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, 1599 Hamburg Turnpike, PO Box 2031,
 Wayne, NJ 07470, 9 07474-2031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 09 2019 00:13:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 09 2019 00:13:13 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2019 at the address(es) listed below:

Andrew J. Pincus on behalf of Creditor SB One Bank f/k/a Community Bank of Bergen County, N.J. ap@seidmanllc.com
 Andrew M. Lubin on behalf of Creditor Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust A bkecf@milsteadlaw.com, alubin@milsteadlaw.com
 Brian E Caine on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
 Daniel F. Corrigan on behalf of Creditor First Commerce Bank dcorrigan@windelsmarx.com, mslama@windelsmarx.com
 David B. Grantz on behalf of Creditor Provident Bank f/k/a The Provident Bank dgrantz@meyner.com, ckelly@meyner.com
 David L. Stevens on behalf of Debtor William J Focazio dstevens@scuramealey.com, ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/mmack@scura.com/lrichard@scura.com/jesposito@scuramealey.com
 David S. Catuogno on behalf of Creditor Oritani Bank david.catuogno@klgates.com
 Jerrold S. Kulback on behalf of Creditor Fulton Bank of New Jersey jkulback@archerlaw.com
 Kevin Gordon McDonald on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Maria Arnott on behalf of Creditor SB One Bank f/k/a Community Bank of Bergen County, N.J. ma@seidmanllc.com
 Matthew Patrick Dolan on behalf of Creditor Provident Bank f/k/a The Provident Bank mdolan@meyner.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12